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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
NORTHERN DISTRICT OF ILLINOIS	
Case number (if known)	Chapter you are filing under:
	✓ Chapter 7
	Chapter 11
	Chapter 12
	Chapter 13

#### Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for	Ethan First name	-	Velma First name
	example, your driver's license or passport).	Middle name	-	<b>LeBerta</b> Middle name
	Bring your picture identification to your meeting with the trustee.	Abercrombie Last name and Suffix (Sr., Jr., II, III)	_	Robertson Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			Velma Abercrombie
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5540		xxx-xx-4039

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Debtor 1 Ethan Abercrombie
Debtor 2 Velma LeBerta Robertson

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years  Include trade names and doing business as names		✓ I have not used any business name or EINs.  Business name(s)  EINs	✓ I have not used any business name or EINs.  Business name(s)  EINs		
5.	Where you live	227 Sawyer Ave.	If Debtor 2 lives at a different address:		
		La Grange, IL 60525-2541  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing	Check one:	Check one:		
	this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		I have another reason. Explain. (See 28 U.S.C. § 1408.)	I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Debtor 2 Velma LeBerta Robertson Case number (if known) Tell the Court About Your Bankruptcy Case Part 2: Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file under Chapter 7 Chapter 11 Chapter 12 Chapter 13 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details How you will pay the fee about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ✓ No. bankruptcy within the Yes. last 8 years? District When Case number When Case number District When District Case number 10. Are any bankruptcy ✓ No cases pending or being Yes. filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you District When Case number, if known Relationship to you Debtor When Case number, if known District 11. Do you rent your ☐ No. Go to line 12. residence? ✓ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. 1 Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

Debtor 1

**Ethan Abercrombie** 

bankruptcy petition.

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Deb	otor 2 Velma LeBerta Ro	bertson	Case number (if known)	
Par	t 3: Report About Any Bu	sinesses `	You Own as a Sole Proprietor	
12.	Are you a sole proprietor			
	of any full- or part-time business?	<b>∦</b> No.	Go to Part 4.	
		Yes.	Name and location of business	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any	
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, State & ZIP Code	
	it to this petition.		Check the appropriate box to describe your business:	
			Health Care Business (as defined in 11 U.S.C. § 101(27A))	
			Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))	
			Stockbroker (as defined in 11 U.S.C. § 101(53A))	
			Commodity Broker (as defined in 11 U.S.C. § 101(6))	
			None of the above	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, staten operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the proint 11 U.S.C. 1116(1)(B).		
	For a definition of amall	<b>✓</b> No.	I am not filing under Chapter 11.	
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.	
		Yes.	I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Par	t 4: Report if You Own or	Have Any	Hazardous Property or Any Property That Needs Immediate Attention	
14.	Do you own or have any property that poses or is	<b></b> ✓ No.		
	alleged to pose a threat of imminent and identifiable hazard to	Yes.	What is the hazard?	
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?	
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	
			Number, Street, City, State & Zip Code	

**Ethan Abercrombie** 

Debtor 1

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Debtor 1 **Ethan Abercrombie** Velma LeBerta Robertson Debtor 2

**Explain Your Efforts** 

Case number (if known)

15.	Tell the court whethe
	you have received a
	briefing about credit

counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

to Re	eceive a Briefing About Credit Counseling		
Abo	out Debtor 1:	Abo	out Debtor 2 (Spouse Only in a Joint Case):
You	I must check one: I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	You	I must check one: I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate o completion.
	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.		Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.		I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
t I	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.		Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.		I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.		To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.  Your case may be dismissed if the court is dissatisfied
	Your case may be dismissed if the court is		with your reasons for not receiving a briefing before you filed for bankruptcy.

dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

If the court is satisfied with your reasons, you must still

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about cre	dit
counseling because of:	

Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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		than Abercromb elma LeBerta Ro		2 ocamon.	. ago o	Case number	(if known)		
Par	t 6: Ans	swer These Questi	ons for Re	eporting Purposes					
		nd of debts do	16a.	<u> </u>			ed in 11 U.S.C. § 101(8) as "incurred by an		
	you nav	you nave:		No. Go to line 16b.					
				✓ Yes. Go to line 17.					
			16b.	nat you incurred to obtain					
			100.				peration of the business or investment.		
				No. Go to line 16c.					
				Yes. Go to line 17.					
			16c.	State the type of debts you owe th	at are not consu	ımer debts or business	debts		
17.	Are you Chapter	filing under 7?	☐ No.	I am not filing under Chapter 7. Go	o to line 18.				
	after any	estimate that y exempt y is excluded and	¥ Yes.	I am filing under Chapter 7. Do you expenses are paid that funds will be					
	adminis	trative expenses		<b>✓</b> No					
	are paid	that funds will able for		☐ Yes					
		tion to unsecured							
18.	How ma	ny Creditors do	1-49		1,000-5,000	)	25,001-50,000		
	•	mate that you	<b>₹</b> 50-99		5001-10,00	0	50,001-100,000		
	owe?		100-19		10,001-25,0	000	☐ More than100,000		
19.	How mu	ıch do you	\$0 - \$	50,000	\$1,000,001	- \$10 million	\$500,000,001 - \$1 billion		
	estimate be worth	your assets to		01 - \$100,000	$=$ $\cdot$ $\cdot$	1 - \$50 million	\$1,000,000,001 - \$10 billion		
	De Worti		= -	001 - \$500,000	=	1 - \$100 million	\$10,000,000,001 - \$50 billion  More than \$50 billion		
				001 - \$1 million	\$100,000,0	01 - \$500 million	☐ More than \$50 billion		
20.		ich do you	S0 - \$	50,000	\$1,000,001	- \$10 million	\$500,000,001 - \$1 billion		
	estimate to be?	your liabilities		01 - \$100,000		1 - \$50 million	\$1,000,000,001 - \$10 billion		
	to be.			001 - \$500,000 001 - \$1 million	= ' ' '	1 - \$100 million 01 - \$500 million	\$10,000,000,001 - \$50 billion  More than \$50 billion		
						- Ψ300 Hillion	Word than \$50 billion		
Par	t 7: Sig	n Below							
For	you		I have ex	amined this petition, and I declare u	under penalty of	perjury that the inform	ation provided is true and correct.		
			If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
				ney represents me and I did not pa t, I have obtained and read the noti			an attorney to help me fill out this		
			I request	relief in accordance with the chapte	er of title 11, Uni	ted States Code, spec	ified in this petition.		
b			I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
				bercrombie of Debtor 1		Velma LeBerta Ro Signature of Debtor			
			Executed	on <b>January 11, 2016</b> MM / DD / YYYY			DD / YYYY		

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<b>.</b>	Ethan Abananani	Document	Page 7 of 65		
Debtor 1 Debtor 2	Ethan Abercrombie Velma LeBerta Robertson		Cas	se number (if known)	
•	attorney, if you are ed by one	I, the attorney for the debtor(s) named in this under Chapter 7, 11, 12, or 13 of title 11, Unit for which the person is eligible. I also certify	ed States Code, and have	explained the relief ava	ailable under each chapter
	not represented by ey, you do not need page.	342(b) and, in a case in which § 707(b)(4)(D) in the schedules filed with the petition is income		no knowledge after an	inquiry that the information
		/s/ Vincent C. Machroli Signature of Attorney for Debtor	Date	January 11, 2016	<u> </u>
		Vincent C. Machroli Printed name			
		Law Office of Vincent C. Machroli, P.O. Firm name	<b>.</b>		
		High Point Plaza			

Email address

4415 W. Harrison Street - # 213

Hillside, IL 60162-1949

Number, Street, City, State & ZIP Code

Contact phone 708.449.7400

3126238 IL Bar number & State machroli@sbcglobal.net

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nation to identify you	r case:		
Ethan Abercrom	bie		
First Name	Middle Name	Last Name	
Velma LeBerta F	Robertson		
First Name	Middle Name	Last Name	
nkruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS	

☐ Check if this is an amended filing

#### Official Form 106Sum

Fill in this inforr

Debtor 1

Debtor 2 (Spouse if, filing) United States Ba

Case number (if known)

#### Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file

Par	t 1: Summarize Your Assets		
		Your a	assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	53,933.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	53,933.00
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	47,819.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	66,011.00
	Your total liabilities	\$	113,830.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,323.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,463.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your content of	ur other s	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a persona	al, family, or

- household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Debtor 1	Ethan Abercrombie
Debtor 2	Velma LeBerta Robertson

Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$

6,360.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Tot	tal claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Case 16-02540 Doc 1 Filed 01/28/16 Entered 01/28/16 09:53:35 Desc Main Document Page 10 of 65 Fill in this information to identify your case and this filing: Debtor 1 **Ethan Abercrombie** Middle Name Last Name First Name Debtor 2 Velma LeBerta Robertson (Spouse, if filing) Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. ■ Debtor 2 only Year: Current value of the Current value of the Approximate mileage: Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another 2012 GMC Acadia \$13,000.00 \$13,000.00 ☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Model: ■ Debtor 1 only Creditors Who Have Claims Secured by Property. Year: Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: ☐ At least one of the debtors and another

☐ Check if this is community property

(see instructions)

Official Form 106A/B Schedule A/B: Property page 1

2008 Toyota Camry

\$4.000.00

\$4.000.00

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Debte			Case number (if known)	
3.3	Make:	Who has an interest in the property? Check on ■ Debtor 1 only	the amount of any secure	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property.
	Year:	☐ Debtor 2 only	Current value of the	Current value of the
	Approximate mileage:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other information:	At least one of the debtors and another		
	2004 Oldsmobile A	Check if this is community property (see instructions)	\$1,600.00	\$1,600.00
3.4	Make:	Who has an interest in the property? Check on	the amount of any secure	laims or exemptions. Put
	Model:	Debtor 1 only	Creditors who have Cla	ims Secured by Property.
	Year:	Debtor 2 only	Current value of the	Current value of the
	Approximate mileage:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other information:	At least one of the debtors and another		
	2005 Audi A8	Check if this is community property (see instructions)	\$8,400.00	\$8,400.00
Part 3	Describe Your Person	al and Household Items gal or equitable interest in any of the following items?		\$27,000.00  Current value of the portion you own?
				Do not deduct secured claims or exemptions.
E	usehold goods and fu kamples: Major appliand No	urnishings ces, furniture, linens, china, kitchenware		·
	Yes. Describe	0		¢500.00
		Computer equipment		\$500.00
E)		nd radios; audio, video, stereo, and digital equipment; computers phones, cameras, media players, games	, printers, scanners; music collec	tions; electronic devices
E	other collectio	figurines; paintings, prints, or other artwork; books, pictures, or ons, memorabilia, collectibles	ther art objects; stamp, coin, or b	paseball card collections;
	No			
	Yes. Describe	District the second second		¢75.00
		Pictures, art and antiques		\$75.00
E)	uipment for sports an kamples: Sports, photog musical instru No	graphic, exercise, and other hobby equipment; bicycles, pool tab	les, golf clubs, skis; canoes and l	kayaks; carpentry tools;
	Yes. Describe			

Dahtas 1	Case 16-02		oc 1	Filed 01/28/16 Document	Entered 01/28/16 09:53:35 Page 12 of 65	Desc Main
Debtor 1 Debtor 2	Ethan Abercro				Case number (if known)	
■ No		hotguns, amr	munitio	n, and related equipmen	t	
I1. <b>Clothe</b> Exam		es, furs, leath	er coat	is, designer wear, shoes	, accessories	
☐ Yes	. Describe					
□ No	ples: Everyday jewel	ry, costume je	ewelry,	engagement rings, wed	ding rings, heirloom jewelry, watches, gems	gold, silver
■ Yes	. Describe	urs and jev	velry			\$1,250.00
Exam No Yes  4. Any or	arm animals  apples: Dogs, cats, bird  Describe  ther personal and h  Give specific inform	ousehold ite	ems yo	u did not already list, i։	ncluding any health aids you did not list	
for F	Part 3. Write that nu	mber here		rom Part 3, including a	ny entries for pages you have attached	\$1,825.00
	escribe Your Financial wn or have any lega		e inter	est in any of the follow	ring?	Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	,	•		our home, in a safe depo	osit box, and on hand when you file your pet	tion
Exam				al accounts; certificates o	of deposit; shares in credit unions, brokerage stitution, list each.	e houses, and other similar
■ No □ Yes				Institution n	ame:	
Exam ■ No	s, mutual funds, or ples: Bond funds, inv	vestment acco	ounts w	cks vith brokerage firms, mod ssuer name:	ney market accounts	
	oublicly traded stock	k and interes	ts in in	ncorporated and uninc	orporated businesses, including an inter	est in an LLC, partnership,
	. Give specific inform	nation about t Name of er			% of ownership:	
Nego Non-r ■ No	tiable instruments ind negotiable instrument	clude persona ts are those yo	l check ou cani		egotiable instruments missory notes, and money orders. by signing or delivering them.	
	. Give specific inform m 106A/B	ation about th	nem	Schedule A/B: F	Property	page
Zillolal I Ul	111 100/ND			Contacula A/D. F	roporty	paye

Entered 01/28/16 09:53:35 Case 16-02540 Doc 1 Filed 01/28/16 Desc Main Document Page 13 of 65 Debtor 1 **Ethan Abercrombie** Debtor 2 Velma LeBerta Robertson Case number (if known) Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: \$23,808.00 401k 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ■ Yes. ..... Landlord, Dorothy Sanders, ComEd and \$1,300.00 **Nicor** 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information..

Case 16-02540 Doc 1 Filed 01/28/16 Entered 01/28/16 09:53:35 Desc Main Document Page 14 of 65 Debtor 1 **Ethan Abercrombie** Debtor 2 Velma LeBerta Robertson Case number (if known) 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$25,108.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

■ No

☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here ......

\$0.00

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Debtor 1 Ethan Abercrombie Document Page 15 of 65

Debtor 2 Velma LeBerta Robertson Case number (if known)

List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 56. \$27,000.00 57. Part 3: Total personal and household items, line 15 \$1,825.00 58. Part 4: Total financial assets, line 36 \$25,108.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$53,933.00 Copy personal property total \$53,933.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$53,933.00

Official Form 106A/B Schedule A/B: Property page 6

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		Docume	ni Paue 16 01 65	
Fill in this infor	mation to identify your	case:		
Debtor 1	Ethan Abercromb	oie		
	First Name	Middle Name	Last Name	
Debtor 2	Velma LeBerta Ro	obertson		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				

#### Official Form 106C

### Schedule C: The Property You Claim as Exempt

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
\$13,000.00		\$4,800.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$4,000.00		\$4,000.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$1,600.00		\$875.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$8,400.00	•	\$0.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$500.00		\$500.00	735 ILCS 5/12-1001(b)
	-		
	\$13,000.00 \$13,600.00 \$1,600.00 \$8,400.00	\$13,000.00	Copy the value from Schedule A/B  \$13,000.00  \$4,800.00  100% of fair market value, up to any applicable statutory limit  \$4,000.00  100% of fair market value, up to any applicable statutory limit  \$1,600.00  \$875.00  100% of fair market value, up to any applicable statutory limit  \$8,400.00  100% of fair market value, up to any applicable statutory limit  \$0.00  100% of fair market value, up to any applicable statutory limit

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Debtor 2 Velma LeBerta Robertson Case number (if known) Brief description of the property and line on Schedule A/B that lists this property Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Copy the value from Check only one box for each exemption. Schedule A/B Pictures, art and antiques 735 ILCS 5/12-1001(b) \$75.00 \$75.00 Line from Schedule A/B: 8.1 100% of fair market value, up to any applicable statutory limit Furs and jewelry 735 ILCS 5/12-1001(b) \$1,250.00 \$1,250.00 Line from Schedule A/B: 12.1 100% of fair market value, up to any applicable statutory limit 401k 735 ILCS 5/12-1006 \$23,808.00 \$23,808.00 Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit Landlord, Dorothy Sanders, ComEd 735 ILCS 5/12-1001(b) \$1,300.00 \$1,300.00 and Nicor Line from Schedule A/B: 22.1 100% of fair market value, up to any applicable statutory limit Are you claiming a homestead exemption of more than \$155,675? (Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No

Yes

Debtor 1

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		Documei	nt Page 18	of 65		
Fill	in this information to identify	y your case:				
Deb	otor 1 Ethan Abero	crombie				
	First Name	Middle Name	Last Name		-	
Deb	otor 2 Velma LeBe	rta Robertson				
(Spo	use if, filing) First Name	Middle Name	Last Name			
Unit	ted States Bankruptcy Court for	r the: NORTHERN DISTRICT	OF ILLINOIS		-	
Cas	se number					
(if kn					☐ Check	if this is an
					ameno	led filing
∩ff	icial Form 106D					
	_	one Mha Hava Olak	C	l las e Duana and		
SC	neaule D: Creatt	ors Who Have Clair	ms Secured	by Propert	<u>y</u>	12/15
	ed, copy the Additional Page, fill i	ble. If two married people are filing t t out, number the entries, and attach				
1. Do	any creditors have claims secure	ed by your property?				
	☐ No. Check this box and sub	mit this form to the court with you	r other schedules. Yo	ou have nothing else	to report on this form.	
	■ Yes. Fill in all of the informa	ation below.		· ·	·	
Par						
		has more than one secured claim, list t	ha araditar aanarataly fa	_ Column A	Column B	Column C
		has more than one secured claim, list the sther credi		Amount of claim	Value of collateral	Unsecured
as p	ossible, list the claims in alphabetica	al order according to the creditor's nam	e.	Do not deduct the value of collateral.	that supports this claim	portion If any
2.1	Capital One Auto					•
2.1	Finance	Describe the property that see	cures the claim:	\$14,230.00	\$13,000.00	\$0.00
	Creditor's Name	Automobile 2012 GMC Acadia				
	7933 Preston Rd	As of the date you file, the cla	im is: Check all that			
	Plano, TX 75024	apply.  Contingent				
	Number, Street, City, State & Zip Code	_ <u> </u>				
		☐ Disputed				
Who	o owes the debt? Check one.	Nature of lien. Check all that	apply.			
	Debtor 1 only	An agreement you made (su	ich as mortgage or secu	red		
_	Debtor 2 only	car loan)				
_	Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lie	•			
= '	At least one of the debtors and anoth					
	Check if this claim relates to a community debt	Other (including a right to of	fset)			
	Opened					
	3/01/12					
	Last Acti		t number 1001			
Date	e debt was incurred 9/25/15	Last 4 digits of accoun	t number 1001			
2.2	Regional Acceptance Co	Describe the property that see	cures the claim:	\$24,440.00	Unknown	\$0.00
	Creditor's Name	Automobile		<del>, , , , , , , , , , , , , , , , , , , </del>		
		2012 Dodge Charger				
	Attn: Bankruptcy	As of the date you file, the cla	im is: Check all that			
	266 Beacon Ave Winterville, NC 28590	apply.				
	Number, Street, City, State & Zip Code	Contingent Unliquidated				
	Transpor, Otroot, Oity, State & Zip Code	□ Unilquidated □ Disputed				
Who	o owes the debt? Check one.	Nature of lien. Check all that	apply.			
	Debtor 1 only	☐ An agreement you made (su	ıch as mortgage or secu	red		
	Debtor 2 only	car loan)				
	Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lie	en, mechanic's lien)			

☐ Judgment lien from a lawsuit

 $\hfill \square$  At least one of the debtors and another

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			•					
Debtor 1 Ethan Abe				Case number (if know)				
First Name	Middle N							
Debtor 2 Velma Lel								
First Name	Middle N	ame Last Name						
☐ Check if this claim re community debt	elates to a	Other (including a right to offset)						
Date debt was incurred	Opened 3/01/14 Last Active 8/12/15	Last 4 digits of account number	4701					
Wells Fargo D Services	ealer	Describe the property that secures the cl	laim:	\$9,149.00	\$8,400.00	\$0.00		
Creditor's Name		Automobile		<u> </u>	<u> </u>			
		2005 Audi A8						
Po Box 3569 Rancho Cucar 91729	monga, CA	As of the date you file, the claim is: Check apply.  Contingent	all that					
Number, Street, City, S	State & Zip Code	☐ Unliquidated						
		☐ Disputed						
Who owes the debt?	check one.	Nature of lien. Check all that apply.						
☐ Debtor 1 only ☐ Debtor 2 only		☐ An agreement you made (such as mortg car loan)	gage or se	cured				
■ Debtor 1 and Debtor 2	only	☐ Statutory lien (such as tax lien, mechani	c's lien)					
☐ At least one of the deb	tors and another	☐ Judgment lien from a lawsuit						
Check if this claim re community debt	elates to a	Other (including a right to offset)						
Date debt was incurred	Opened 3/01/14 Last Active 1/27/15	Last 4 digits of account number	4889					
If this is the last page of Write that number here	of your form, add t	blumn A on this page. Write that number he he dollar value totals from all pages.	ere:	\$47,819.00 \$47,819.00				
<u> </u>		r a Debt That You Already Listed						
to collect from you for a	debt you owe to s ebts that you listed this page.	e notified about your bankruptcy for a debt omeone else, list the creditor in Part 1, and I in Part 1, list the additional creditors here	then lis	the collection agency here. Sim	nilarly, if you have more	than one		
-NONE-	•	On w	hich li	ne in Part 1 did you enter	the creditor?			
				s of account number				

Case 16-02540 Doc 1 Filed 01/28/16 Entered 01/28/16 09:53:35 Desc Main Document Page 20 of 65 Fill in this information to identify your case: Debtor 1 **Ethan Abercrombie** Middle Name Last Name First Name Debtor 2 Velma LeBerta Robertson (Spouse if, filing) Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. Part 2: List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 **Adventist Health Partners** Last 4 digits of account number 1527 \$500.00 Nonpriority Creditor's Name PO Box 7001 When was the debt incurred? 2015 Bolingbrook, IL 60440 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed ■ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

Official Form 106 E/F

report as priority claims

Other. Specify

☐ Check if this claim is for a community debt

Is the claim subject to offset?

■ No
□ Yes

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

Medical

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Debtor 1 Ethan Abercrombie

Debto	Velma LeBerta Robertson	Case number (if know)				
4.2	Amex Nonpriority Creditor's Name	Last 4 digits of account number	7593	\$1,608.00		
	Correspondence Po Box 981540 El Paso, TX 79998	When was the debt incurred?	Opened 9/01/14 Last Active 10/13/15			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:			
	At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify Credit Card	1			
4.3	Amex	Last 4 digits of account number	7473	\$1,138.00		
	Nonpriority Creditor's Name Correspondence Po Box 981540 EL Boso TV 70008	When was the debt incurred?	Opened 3/01/15 Last Active 10/21/15			
	El Paso, TX 79998  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	По и				
	Debtor 1 only	☐ Contingent ☐ Unliquidated				
	☐ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:			
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify Credit Card	<u> </u>			
4.4	Armor Systems Co	Last 4 digits of account number	8693	\$200.00		
	Nonpriority Creditor's Name 1700 Kiefer Dr Ste 1	When was the debt incurred?	Opened 4/01/12			
	Zion, IL 60099 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:			
	At least one of the debtors and another	☐ Student loans				
	Check if this claim is for a community debt		ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims	malana and other 1. W. 111			
	■ No	Debts to pension or profit-sharin				
	□Yes	Other. Specify Meadows	Attorney City Of Rolling			

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Debtor 1 Debtor 2	Ethan Abercrombie Velma LeBerta Robertson		Case number (if know)	
	Armor Systems Co	Last 4 digits of account number	6469	\$50.00
	Nonpriority Creditor's Name 1700 Kiefer Dr Ste 1	When was the debt incurred?	Opened 7/01/09	
	Zion, IL 60099  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	ed claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a sepreport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Collection Department	Attorney Brookfield Police nt	
	Armor Systems Co Nonpriority Creditor's Name	Last 4 digits of account number	6470	\$50.00
	1700 Kiefer Dr Ste 1	When was the debt incurred?	Opened 7/01/09	
	Zion, IL 60099  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	_	on one an anat apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	_	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	ed claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepreport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify  Collection Department	Attorney Brookfield Police nt	
	AT&T Nonpriority Creditor's Name	Last 4 digits of account number	7045	\$756.00
	P.O. Box 5014 Carol Stream, IL 60197	When was the debt incurred?	5/28/15	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	ed claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepreport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Cable Bill		

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Debtor 2	Ethan Abercrombie Velma LeBerta Robertson		Case number (if know)	
	Atg Credit Nonpriority Creditor's Name	Last 4 digits of account number	2005	\$21.00
	1700 W Cortland St Ste 2 Chicago, IL 60622	When was the debt incurred?	Opened 11/01/14	
-	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated ☐ Disputed		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecured  Student loans		
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin	ration agreement or divorce that you did not	
	□ Yes		Attorney Adventist Illinois Heart	
	ATI Physical Therapy	Last 4 digits of account number	3457	\$254.00
	Nonpriority Creditor's Name PO Box 371863 Pittsburgh, PA 15250	When was the debt incurred?	2013	
_	Number Street City State Zlp Code  Who incurred the debt? Check one.  Debtor 1 only	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Debtor 2 only	☐ Unliquidated ☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans  t ☐ Obligations arising out of a separation areport as priority claims	ration agreement or divorce that you did not	lid not
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Medical	g plans, and other similar debts	
	Avant Inc	Last 4 digits of account number	2953	\$5,088.00
	Nonpriority Creditor's Name  640 N Lasalle St Chicago, IL 60654	When was the debt incurred?	Opened 9/01/14 Last Active 9/10/15	
-	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated ☐ Disputed		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured  Student loans	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Unsecured		
	<del>-</del>	- Other, Specify	·	

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	2 Velma LeBerta Robertson		Case number (if know)	
4.11	Avant Inc.	Last 4 digits of account number	6241	\$4,700.00
	Nonpriority Creditor's Name 640 N. LaSalle St. Chicago, IL 60654	When was the debt incurred?	2014	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	_	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Personal L	oan	
4.12	Bank Of America	Last 4 digits of account number	9788	\$4,424.00
	Nonpriority Creditor's Name		Opened F/01/14 Last Active	
	Po Box 982236 El Paso, TX 79998	When was the debt incurred?	Opened 5/01/14 Last Active 7/17/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured		
	$\square$ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	1	
4.13	Bank of America	Last 4 digits of account number	9952	\$29.00
	Nonpriority Creditor's Name Po Box 982236 El Paso, TX 79998	When was the debt incurred?	Opened 3/01/00 Last Active 9/28/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	■ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other Specify Credit Card	i	

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Debtor	2 Velma LeBerta Robertson		Case number (if know)	
4.14	Bby/cbna	Last 4 digits of account number	0504	\$855.00
	Nonpriority Creditor's Name  50 Northwest Point Road Elk Grove Village, IL 60007	When was the debt incurred?	Opened 6/01/14 Last Active 8/27/15	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i  Contingent		
	☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Unliquidated ☐ Disputed Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?  ■ No	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims ☐ Debts to pension or profit-sharin	ration agreement or divorce that you did not	
	☐ Yes	Other. Specify Charge Acc	count	
4.15	Beneficial Nonpriority Creditor's Name	Last 4 digits of account number	8636	\$10,000.00
	PO Box 8873 Virginia Beach, VA 23450-8873 Number Street City State Zlp Code	When was the debt incurred?  As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	■ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	Type of NONPRIORITY unsecured  Student loans	I claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?  ■ No	<ul><li>☐ Obligations arising out of a sepa report as priority claims</li><li>☐ Debts to pension or profit-sharin</li></ul>		
	□ Yes	■ Other. Specify Personal L		
4.16	Capital One	Last 4 digits of account number	0736	\$4,128.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 5/01/11 Last Active 6/24/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only  ☐ Debtor 2 only	☐ Unliquidated ☐ Disputed		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured  Student loans	l claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Credit Card		

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	Velma LeBerta Robertson		Case number (if know)	
	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	2255	\$2,726.00
	Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 6/01/12 Last Active 10/20/14	
_	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
,	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
	Capital One	Last 4 digits of account number	5653	\$896.00
	Nonpriority Creditor's Name  Attn: Bankruptcy		Opened 6/01/12 Last Active	
	Po Box 30285	When was the debt incurred?	6/24/15	
	Salt Lake City, UT 84130	A control of the cont		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Cneck all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
		☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:	
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	7381	\$662.00
	Attn: Bankruptcy Po Box 30285	When was the debt incurred?	Opened 3/01/14 Last Active 11/12/14	
	Salt Lake City, UT 84130  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card	<u> </u>	

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	Velma LeBerta Robertson		Case number (if know)	
4.20	Capital One Nonpriority Creditor's Name Attn: Bankruptcy	Last 4 digits of account number	8443	\$657.00
	Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	11/29/14	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated		
		☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	l	
4.21	Cash Call	Last 4 digits of account number	3933	\$531.00
	Nonpriority Creditor's Name	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	0040	
	One City Boulevard West Suite 102	When was the debt incurred?	2013	
	Orange, CA 92868			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only			
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured		
	☐ At least one of the debtors and another	Student loans	r claiii.	
	☐ Check if this claim is for a community debt	_	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Personal L	oan	
4.22	Chase Card	Last 4 digits of account number	9642	\$3,291.00
	Nonpriority Creditor's Name		Opened 6/01/14 Last Active	
	Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	7/07/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	I claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□Yes	■ Other Specify Credit Card	I	
		— Other. Opeony	<u>-</u>	

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Debtor 2	Ethan Abercrombie Velma LeBerta Robertson		Case number (if know)	
	Chase Card	Last 4 digits of account number	9080	\$3,103.00
	Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 6/01/14 Last Active 7/08/15	
-	Number Street City State Zlp Code	As of the date you file, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
	Citibank	Last 4 digits of account number	1472	\$3,810.00
	Nonpriority Creditor's Name Citicorp Credt Srvs/Centralized Bankrupt Po Box 790040 Soint Louis MO 63170	When was the debt incurred?	Opened 8/01/11 Last Active 10/02/15	
	Saint Louis, MO 63179  Number Street City State Zlp Code	As of the date you file, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.		,	
	Debtor 1 only	☐ Contingent ☐ Unliquidated		
	■ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	$\square$ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.25	Comenity Bank/Carsons	Last 4 digits of account number	0688	\$1,280.00
	Po Box 182125 Columbus, OH 43218	When was the debt incurred?	Opened 10/01/12 Last Active 10/17/15	
	Number Street City State Zlp Code	As of the date you file, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.		,	
	Debtor 1 only	Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify Charge Acc	count	

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	Velma LeBerta Robertson		Case number (if know)	
4.26	Complete Payment Services, Inc.	Last 4 digits of account number	4960	\$313.00
	Nonpriority Creditor's Name 3500 5th St.	When was the debt incurred?	2014	
	Northport, AL 35476  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	<u>_</u>		
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	☐ Student loans	- Old	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other Specify Credit Unio		-
4.27	Complete Payment Services, Inc.	Last 4 digits of account number		\$313.00
	Nonpriority Creditor's Name 35005th St. Northport, AL 35476	When was the debt incurred?	2014	-
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure		
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Union	on	_
4.28	Concentra	Last 4 digits of account number	1734	\$18.00
	Nonpriority Creditor's Name P.O. Box 215	When was the debt incurred?	2013	-
	Addison, TX 75001  Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical		_

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Debtor Debtor	1 Ethan Abercrombie 2 Velma LeBerta Robertson		Case number (if know)	
4.29	Credit One Bank Na	Last 4 digits of account number	9173	\$1,471.00
	Nonpriority Creditor's Name Po Box 98873 Las Vegas, NV 89193	When was the debt incurred?	Opened 7/01/11 Last Active 4/12/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.30	Delbert Services/consu Nonpriority Creditor's Name	Last 4 digits of account number	3933	\$2,150.00
	Rodney Square N 1100 N M Wilmington, DE 18901	When was the debt incurred?	Opened 8/01/13 Last Active 9/01/14	
	Number Street City State Zlp Code	As of the date you file, the claim i	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	■ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Unsecured		
4.31	Dsnb Macys	Last 4 digits of account number	6930	\$105.00
	Nonpriority Creditor's Name Macys Bankruptcy Department Po Box 8053	When was the debt incurred?	Opened 6/01/14 Last Active 7/08/15	
	Mason, OH 45040  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Charge Ace	count	

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Velma LeBerta Robertson		Case number (if know)	
EOS CCA (Verizon Wireless) Nonpriority Creditor's Name	Last 4 digits of account number	0001	\$345.00
700 Longwater Dr. Norwell, MA 02061	When was the debt incurred?	2015	
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt s the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	ig plans, and other similar debts	
☐ Yes	Other. Specify Cell Phone	Bill	
First National Collections	Last 4 digits of account number	0930	\$656.00
Nonpriority Creditor's Name First Premier Bank/First Premier	When was the debt incurred?	2014	
PO Box 51660 Sparks, NV 89435	When was the debt incurred?	2014	
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt s the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify Credit Card	d	
First Premier Bank	Last 4 digits of account number	4160	\$817.00
Nonpriority Creditor's Name  3820 N Louise Ave Sioux Falls, SD 57107	When was the debt incurred?	Opened 11/01/13 Last Active 2/06/14	
Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
$\square$ At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt s the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	☐ Debts to pension or profit-sharin	ng plans, and other similar debts	
No	Debts to perision of profit shariff	31,	

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Debtor 1 Ethan Abercrombie

Debtor	2 Velma LeBerta Robertson	Case number (if know)		
4.35	JC Penney Consumer	Last 4 digits of account number	3723	\$1,512.00
	Nonpriority Creditor's Name % JCC Christensen & Associates,	When was the debt incurred?	3/12/15	-
	Inc PO Box 519			
	Sauk Rapids, MN 56379  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other Specify Credit Card	1	-
4.36	Kevin B. Wilson	Last 4 digits of account number	0032	\$415.00
	Nonpriority Creditor's Name			
	Adventist Hinsdale Hospital P.O. Box 24103	When was the debt incurred?	2013	-
	Chattanooga, TN 37422  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Medical		-
4.37	LCA Collections	Last 4 digits of account number	4666	\$6.00
	Nonpriority Creditor's Name P.O. Box 2240	When was the debt incurred?	2013	-
	Burlington, NC 27216  Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Medical		

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Debtor	2 Velma LeBerta Robertson	Case number (if know)		
4.38	Mcsi Inc	Last 4 digits of account number 7950	\$75.00	
	Nonpriority Creditor's Name Po Box 327	When was the debt incurred?	• • • • • • • • • • • • • • • • • • • •	
	Palos Heights, IL 60463  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	□ Yes	■ Other. Specify 01 Village Of La Grange		
4.39	Mcsi Inc	Last 4 digits of account number 7955	\$50.00	
	Nonpriority Creditor's Name Po Box 327 Palos Heights, IL 60463	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:		
	At least one of the debtors and another	☐ Student loans		
	LI Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify 01 Village Of La Grange		
4.40	Merchants Cr Nonpriority Creditor's Name	Last 4 digits of account number 3463	\$109.00	
	223 W. Jackson Blvd. Suite 400	When was the debt incurred? Opened 11/01/13		
	Chicago, IL 60606 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
		☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	□ Yes	■ Other. Specify Collection Attorney Hinsdale Primary Care Associat		

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Debto	velma LeBerta Robertson		Case number (if know)	
4.41	Merchants Cr	Last 4 digits of account number	0692	\$55.00
	Nonpriority Creditor's Name 223 W. Jackson Blvd. Suite 400	When was the debt incurred?	Opened 5/01/15	· · · · · · · · · · · · · · · · · · ·
	Chicago, IL 60606 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	□ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	$\square$ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Collection Hospital	Attorney Adventist Hinsdale	
4.42	Merrick Bank	Last 4 digits of account number	5411	\$825.00
	Nonpriority Creditor's Name  Pob 9201 Old Bethpage, NY 11804	When was the debt incurred?	Opened 9/01/14 Last Active 7/08/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	$\square$ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Credit Card	1	
4.43	Mid America Occupational Therapy  Nonpriority Creditor's Name	Last 4 digits of account number	1607	\$150.00
	75 Remittance Dr., Suite #6035 Chicago, IL 60675	When was the debt incurred?	10/17/11	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify <b>Doctor Bill</b>		

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	Velma LeBerta Robertson	Case number (if know)		
4.44	Mid America Orthopaedics  Nonpriority Creditor's Name  Attn. Payonus Cycle Dont	Last 4 digits of account number	4149	\$2,055.00
	Attn.: Revenue Cycle Dept. 10330 S. Roberts Rd. Palos Hills, IL 60465	When was the debt incurred?	7/23/15	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	□ Disputed		
	Debtor 1 and Debtor 2 only  Type of NONPRIORITY unsecured claim:			
	$\square$ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes			
4.45	Midamerica Orthopaedics Nonpriority Creditor's Name	Last 4 digits of account number	4149	\$2,055.00
	75 Remittance Dr., Suite 6035 Chicago, IL 60675	When was the debt incurred?	7/17/15	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure		
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Doctor Bill		
4.46	Penn Credit	Last 4 digits of account number	5192	\$212.00
	Nonpriority Creditor's Name  Cook County Department of	When was the debt incurred?	2012	
	Revenue		2012	
	916 S. 14th St., PO Box 988			
	Harrisburg, PA 17108	A contract of the state of the		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	_	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure		
	At least one of the debtors and another	☐ Student loans		
	Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing		
	Yes	■ Other. Specify Non Retailer Use Tax		

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	Velma LeBerta Robertson	Case number (if know)		
4.47	Portfolio Recovery	Last 4 digits of account number	8158	\$584.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 41067	When was the debt incurred?	Opened 5/01/15	
	Norfolk, VA 23541  Number Street City State Zlp Code  Who incurred the debt? Check one.	e Zlp Code As of the date you file, the claim is: Check all that apply		
	Debtor 1 only	☐ Contingent		
		☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured		
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Factoring (  Other. Specify Bank		
		- Juni		
4.48	Suburban Radiologists, S.C.  Nonpriority Creditor's Name	Last 4 digits of account number	5578	\$11.00
	1446 Momentum Place Chicago, IL 60689	When was the debt incurred?	2014	
	Number Street City State Zlp Code	As of the date you file, the claim i		
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured		
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify Medical		
4.49	Suburban Radiologists, SC  Nonpriority Creditor's Name	Last 4 digits of account number		\$215.00
	1446 Momentum Place Chicago, IL 60689	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent ☐ Unliquidated		
	Debtor 1 only			
	☐ Debtor 2 only	☐ Disputed		
	■ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured		
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	Debts to pension or profit-sharin		
	Yes	Other Specify Medical Bi	I	

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Debtor 1 Debtor 2		ercrombie Berta Robertson		Case	number (if know)				
	Synchrony I Nonpriority Cred	Bank/Walmart litor's Name	Last 4 digits of account number	8767	<u>,                                    </u>	\$420.00			
1	Attn: Bankr Po Box 103 Roswell, G <i>l</i>	uptcy 104	When was the debt incurred?	Ope 9/13	ned 8/01/14 Last Active /15				
Ī	Number Street (	City State Zlp Code	As of the date you file, the claim is	s: Check	call that apply				
	_	he debt? Check one.	☐ Contingent						
	☐ Debtor 1 only		☐ Unliquidated						
	Debtor 2 only	•	☐ Disputed						
	Debtor 1 and	•	Type of NONPRIORITY unsecured						
	_	of the debtors and another	☐ Student loans	☐ Student loans					
	☐ Check if this Is the claim sub	s claim is for a community debt pject to offset?	Obligations arising out of a separeport as priority claims						
	No		Debts to pension or profit-sharing	g plans,	and other similar debts				
1	☐ Yes		■ Other. Specify Charge Acc	count					
4.51	Verizon		Last 4 digits of account number	0001		\$317.00			
	Nonpriority Cred		-			·			
	500 Techno Ste 550	logy Dr	When was the debt incurred?	Ope 5/31	ned 12/01/12 Last Active				
		ing, MO 63304	When was the dept incurred?	3/31/	713				
Ī	Number Street (	City State Zlp Code	As of the date you file, the claim is	s: Check	call that apply				
	_	he debt? Check one.	☐ Contingent						
	Debtor 1 only		☐ Unliquidated						
	Debtor 2 only	у	☐ Disputed						
l	Debtor 1 and	Debtor 2 only	Type of NONPRIORITY unsecured	l claim:					
	At least one	of the debtors and another	☐ Student loans						
	☐ Check if this Is the claim sub	s claim is for a community debt oject to offset?	☐ Obligations arising out of a separeport as priority claims	ration ag	greement or divorce that you did not				
	■ No		☐ Debts to pension or profit-sharing plans, and other similar debts						
I	☐ Yes		Other. Specify						
Part 3:	List Others	s to Be Notified About a Debt	That You Already Listed						
trying to more th	o collect from y nan one credito	you for a debt you owe to someon	e else, list the original creditor in Par ed in Parts 1 or 2, list the additional o	ts 1 or 2	y listed in Parts 1 or 2. For example, if 2, then list the collection agency here. s here. If you do not have additional pe	Similarly, if you have			
Name and	d Address -			art 1: Cr	original creditor? editors with Priority Unsecured Claims editors with Nonpriority Unsecured Claim	ns			
		La	st 4 digits of account number		, ,				
Part 4:	Add the An	nounts for Each Type of Unse	ecured Claim						
				orting i	ourposes only. 28 U.S.C. §159. Add the	amounts for each type			
	cured claim.	or talli types of unsecured dallins	. This information is for statistical rep	or ung p		amounts for each type			
	6a.	Domestic support obligations		6a.	Total claim  \$ 0.00				
Total clai	ims	•							
from Pa	rt 1 6b. 6c.	Taxes and certain other debts you Claims for death or personal injury		6b. 6c.	\$ <u>0.00</u> \$ 0.00				
	6d.	• •	ured claims. Write that amount here.	6d.	\$ <b>0.00</b> \$ <b>0.00</b>				
	6e.	<b>Total.</b> Add lines 6a through 6d.		6e.	\$				
					Total Claim	_			
Total clai	6f. <b>ims</b>	Student loans		6f.	\$				
from Pa		Obligations arising out of a sepa	aration agreement or divorce that you	ı 6g.	\$ 0.00				

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Debtor 1 Debtor 2			Case number (if know)				
	6h. 6i.	did not report as priority claims  Debts to pension or profit-sharing plans, and other simils  Other. Add all other nonpriority unsecured claims. Write that		6h. 6i.	\$ \$	0.00 66,011.00	
	6j.	Total. Add lines 6f through 6i.		6j.	\$	66,011.00	

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Page 39 of 65 Document Fill in this information to identify your case: Debtor 1 **Ethan Abercrombie** Middle Name First Name Last Name Debtor 2 Velma LeBerta Robertson (Spouse if, filing) Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Dorothy Sanders (Lessor)
1991 Juniper Ave.
Chicago Heights, IL 60411

State what the contract or lease is for
House Lease (Debtors are lessees)

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		Document	Page 40 of	65	_
Fill in this	information to identify you	r case:			
Debtor 1	Ethan Abercrom	bie			]
	First Name	Middle Name	Last Name		
Debtor 2	Velma LeBerta R	lobertson			
(Spouse if, fili	ng) First Name	Middle Name	Last Name	_	
United Sta	tes Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		
Case num	ber				
(if known)					☐ Check if this is an
					amended filing
Officia	I Form 106U				
	I Form 106H				
Sched	lule H: Your Cod	lebtors			12/15
1. Do  No Yes  2. With	hin the last 8 years, have yo a, California, Idaho, Louisiana	you are filing a joint case, do no u lived in a community proper a, Nevada, New Mexico, Puerto F	ty state or territory	? (Community prope	
	Go to line 3.  s. Did your spouse, former spo	ouse, or legal equivalent live with	you at the time?		
in line Form	2 again as a codebtor only	if that person is a guarantor o	r cosigner. Make s	ure you have listed	ing with you. List the person showr the creditor on Schedule D (Officia D, Schedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and 2	ZIP Code		Column 2: The concept Check all schedu	reditor to whom you owe the debt les that apply:
;	Devon Abercrombie 3062 Western Ave. Park Forest, IL 60466			☐ Schedule D, ☐ Schedule E/I ☐ Schedule G Wells Fargo De	F, line

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	n this information to identify your	case.		
Debt	tor 1 Ethan Aber	crombie		
Debt (Spou	tor 2 Velma LeB se, if filing)	erta Robertson		
Unite	ed States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS	
Case (If kno	e number 		-	Check if this is:  ☐ An amended filing ☐ A supplement showing postpetition chapter 13 income as of the following date:
Of	ficial Form 106l			MM / DD/ YYYY
	hedule I: Your Inc	come		12/1:
Dort				
1.	Describe Employment Fill in your employment	t .		
	Fill in your employment information.	t	Debtor 1	Debtor 2 or non-filing spouse
	Fill in your employment information.  If you have more than one job, attach a separate page with	Employment status	Debtor 1  ■ Employed □ Not employed	Debtor 2 or non-filing spouse  ■ Employed □ Not employed
	Fill in your employment information.  If you have more than one job,		■ Employed	■ Employed
	Fill in your employment information.  If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed □ Not employed	■ Employed □ Not employed
	Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or	Employment status  Occupation  Employer's name	■ Employed □ Not employed  Driver	■ Employed □ Not employed Administrative Assistant
	Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student	Employment status  Occupation  Employer's name	■ Employed □ Not employed  Driver  New Vision Delivery Service  2922 Wilcox Ave. Bellwood, IL 60104	■ Employed □ Not employed Administrative Assistant United Parcel Service 2525 Shermer Rd.
	Fill in your employment information.  If you have more than one job, attach a separate page with information about additional employers.  Include part-time, seasonal, or self-employed work.  Occupation may include student or homemaker, if it applies.	Employment status  Occupation  Employer's name  Employer's address  How long employed t	■ Employed □ Not employed  Driver  New Vision Delivery Service  2922 Wilcox Ave. Bellwood, IL 60104	■ Employed □ Not employed Administrative Assistant United Parcel Service  2525 Shermer Rd. Northbrook, IL 60062

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

Debtor 2 or filing spouse		For Debtor 1		
3,289.00	\$	3,071.00	\$	2.
0.00	+\$_	0.00	+\$	3.
3,289.00	\$_	3,071.00	\$	4.

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Debt Debt	or 1 or 2	Ethan Abercrombie Velma LeBerta Robertson	_	Case	number (if known)			
				For	Debtor 1		Debtor 2 or filing spouse	
	Cop	y line 4 here	4.	\$	3,071.00	\$	3,289.00	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	630.00	\$	328.00	
	5b.	Mandatory contributions for retirement plans	5b.	: —	0.00	\$	0.00	
	5c.	Voluntary contributions for retirement plans	5c.	: —	0.00	\$	0.00	
	5d.	Required repayments of retirement fund loans	5d.	· · · · ·	0.00	\$	0.00	
	5e.	Insurance	5e.	\$	0.00	\$	262.00	
	5f.	Domestic support obligations	5f.	\$	0.00	\$	0.00	
	5g.	Union dues	5g.	\$	0.00	\$	0.00	
	5h.	Other deductions. Specify: Child Support	5h.	· · —	138.00	+ \$	0.00	
		DESPP, BFTAX FLEX, AFTAX FLEX, 401K & LOAN		\$	0.00	\$	679.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	768.00	\$	1,269.00	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,303.00	\$	2,020.00	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	0.00	
	8b.	Interest and dividends	8b.		0.00	\$ 	0.00	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		· _	0.00	\$ \$	0.00	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	0.00	
	8e.	Social Security	8e.	\$	0.00	\$	0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$	0.00	\$	0.00	
	8g.	Pension or retirement income	8g.		0.00	\$	0.00	
	8h.	Other monthly income. Specify:	8h.	+ \$_	0.00	+ \$	0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	0.00	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	<b>.</b>	2,303.00 + \$_	2,0	20.00 = \$	4,323.00
11.	othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, you er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not cify:	r depe			,	Schedule J. 11. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Certailies					12. \$	4,323.00
13.	Do	you expect an increase or decrease within the year after you file this form	1?				Combine monthly	
		No. Yes. Explain:						1

Fill	in this informa	ation to identify yo	our case:							
	tor 1	Ethan Aberc					heck	if this is:		
	tor 2	Velma LeBe		rtson		<ul> <li>☐ An amended filing</li> <li>☐ A supplement showing postpetition chapter</li> <li>13 expenses as of the following date:</li> </ul>				
(Spo	ouse, if filing)					13 expenses as of the following date.				
Unit	ed States Bankr	ruptcy Court for the:	NORTH	IERN DISTRICT OF IL	LINOIS		M	M / DD / YYYY		
	e number nown)									
Of	fficial Fo	rm 106J								
		J: Your							12/15	
info	ormation. If m		eded, atta	. If two married peopl ach another sheet to t n.						
Par		ribe Your House	hold							
1.	Is this a joir									
	□ No. Go to		in a aanar	rete haveshald?						
	_		ın a separ	ate household?						
	■ N □ Y	-	st file Offic	ial Form 106J-2, <i>Exper</i>	nses for Separate Hou	ısehold of [	Debto	r 2.		
2.		e dependents?	□ No	, ,						
۷.	Do not list D and Debtor 2	ebtor 1	■ Yes.	Fill out this information for each dependent	•			Dependent's age	Does dependent live with you?	
	Do not state	the							□ No	
	dependents	names.			Daughter			16	Yes	
					Son			21	□ No ■ Yes	
							_		□ No	
									☐ Yes	
									□ No	
3.	Do your exp	enses include	_	No					☐ Yes	
	expenses o	f people other t d your depende	han $_{oldsymbol{\sqcap}}$	Yes						
	imate your ex		our bankr	uptcy filing date unles					apter 13 case to report	
app	olicable date.		-					•		
the		h assistance an		government assistan cluded it on <i>Schedule</i>				Your exp	enses	
		,								
4.	The rental of payments ar	or home owners and any rent for th	hip exper e ground o	ises for your residence or lot.	e. Include first mortga	age 4.	\$		1,022.00	
	If not include	ded in line 4:								
	4a. Real	estate taxes				4a.	\$		0.00	
	•	rty, homeowner's					\$		0.00	
		maintenance, re owner's associat		upkeep expenses		4c. 4d.	\$		200.00 0.00	
5.				our residence, such as	home equity loans		\$		0.00	

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Debtor 1 Debtor 2	Ethan Abercrombie Velma LeBerta Robertson	Case number (if known)	
o	141		
6. <b>Util</b> 6a.	ities: Electricity, heat, natural gas	6a. \$	200.00
6b.	Water, sewer, garbage collection	6b. \$	100.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$	350.00
6d.	Other. Specify:	6d. \$	0.00
	d and housekeeping supplies	7. \$	900.00
	Idcare and children's education costs	8. \$	200.00
O. Clo	thing, laundry, and dry cleaning	9. \$	150.00
	sonal care products and services	10. \$	100.00
1. <b>Me</b>	dical and dental expenses	11. \$	200.00
12. <b>Tra</b>	nsportation. Include gas, maintenance, bus or train fare.		202.00
	not include car payments.	12. \$	300.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00
	ritable contributions and religious donations	14. \$	0.00
5. <b>Ins</b>			
	not include insurance deducted from your pay or included in lines 4 or 20.  Life insurance	15a. \$	0.00
	. Health insurance	15a. \$	0.00
	. Vehicle insurance	15c. \$	80.00
	. Other insurance. Specify:	15d. \$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.	13α. ψ	0.00
Spe	cify:	16. \$	0.00
	allment or lease payments:  Car payments for Vehicle 1	17a. \$	404.00
	. Car payments for Vehicle 2	17a. \$	491.00 0.00
	. Other. Specify:	176. \$	0.00
	Other. Specify:	17d. \$	0.00
	ir payments of alimony, maintenance, and support that you did not report a		
	lucted from your pay on line 5, Schedule I, Your Income (Official Form 106I)		0.00
9. <b>Oth</b>	er payments you make to support others who do not live with you.	\$	0.00
	cify:	19.	
	er real property expenses not included in lines 4 or 5 of this form or on Sch		
	. Mortgages on other property	20a. \$	0.00
	Real estate taxes	20b. \$	0.00
	Property, homeowner's, or renter's insurance	20c. \$	0.00
	. Maintenance, repair, and upkeep expenses . Homeowner's association or condominium dues	20d. \$ 20e. \$	0.00
		·	0.00
	er: Specify: Daughter (College Student) phone	21. +\$	90.00
	to Tolls	+\$	80.00
	culate your monthly expenses		
	. Add lines 4 through 21.	\$	4,463.00
	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
220	. Add line 22a and 22b. The result is your monthly expenses.	\$	4,463.00
	culate your monthly net income.		
	Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	4,323.00
23b	. Copy your monthly expenses from line 22c above.	23b\$	4,463.00
230	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	-140.00
4. <b>Do</b>	you expect an increase or decrease in your expenses within the year after y		
For mod	example, do you expect to finish paying for your car loan within the year or do you expect your ification to the terms of your mortgage?		ease or decrease because of a
	No		
	Yes. Explain here:		

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Fill in this infor	mation to identify your	case:		
Debtor 1	Ethan Abercromb			
	First Name	Middle Name	Last Name	
Debtor 2	Velma LeBerta Re	obertson		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	

### Official Form 106Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
<ul><li>✓ No</li><li>Yes. Name of person</li></ul>	. Attach Bankruptcy Petition Preparer's Notice, Declaration,
	and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
X	X
Ethan Abercrombie	Velma LeBerta Robertson
Signature of Debtor 1	Signature of Debtor 2
Date January 11, 2016	Date January 11, 2016

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31	ll in this inform	nation to identify yo	our case:			
	ebtor 1	Ethan Abercro				
		First Name	Middle Name	Last Name		
1	ebtor 2	Velma LeBerta First Name		Last Name		
(5)	pouse if, filing)	First Name	Middle Name	Last Name		
Uı	nited States Bar	nkruptcy Court for the	e: NORTHERN DISTRICT C	OF ILLINOIS		
	ase number _					
(if	known)					heck if this is an mended filing
St	as complete a	of Financial	Affairs for Individ	re filing together, both are	e equally responsible for sup	
		n). Answer every qu	d, attach a separate sheet to estion.	this form. On the top of ar	iy additional pages, write yo	ur name and case
Pa	Give D	etails About Your I	Marital Status and Where You	Lived Before		
1.	What is your	current marital sta	tus?			
	<ul><li>✓ Married</li><li>Not married</li></ul>	ried				
2.	During the la	ist 3 years, have yo	u lived anywhere other than w	where you live now?		
	✓ No Yes. List	t all of the places you	u lived in the last 3 years. Do no	ot include where you live no	w.	
	Debtor 1 Pri	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	ddress:	Dates Debtor 2 lived there
<b>3.</b> sta			ever live with a spouse or leg California, Idaho, Louisiana, Nev			
	✓ No ✓ Yes. Ma	ke sure you fill out S	Schedule H: Your Codebtors (Of	ficial Form 106H).		
Pa	art 2 Explain	n the Sources of Yo	our Income			
4.	Fill in the tota If you are filin  No	I amount of income	employment or from operatin you received from all jobs and a ou have income that you receive	all businesses, including par	t-time activities. Inder Debtor 1.	ndar years?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
_	015 YTD: Both I come	Employment	Wages, commissions, bonuses, tips	\$63,600.00	Wages, commissions, bonuses, tips	\$0.00
			Operating a business		Operating a business	
20	014: Both Empl	oyment Income	Wages, commissions, bonuses, tips	\$55,386.00	Wages, commissions, bonuses, tips	\$0.00
			Operating a business		Operating a business	

Official Form 107

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De	Velma LeBerta Robertson		obertson		Case number (if known)					
				of income		s income e deductions and	Debtor 2 Sources of inc Check all that a		Gross income (before deductions	
2013: Both Employment Income		me Wage	es, commissions,	exclus		☐ Wages, com		and exclusions) \$0.00		
			bonuses,	, τιρs ating a business			bonuses, tips  Operating a	husiness		
5.	Include in unemploy gambling  List each	come regardless ment, and other p and lottery winnin	of whether that inc public benefit paym gs. If you are filing	his year or the two ome is taxable. Ex- nents; pensions; rer a joint case and you each source separa	amples on tal incon ou have i	f other income are ne; interest; divider ncome that you re	alimony; child supp nds; money collecte ceived together, list	ed from laws it only once	suits; royalties; and	
			Debtor 1				Debtor 2			
				of income below		income e deductions and ions)	Sources of inc Describe below		Gross income (before deductions and exclusions)	
Рa	rt 3: Lis	t Certain Paymer	nts You Made Ref	ore You Filed for	Rankrun	tcv				
	No. ✓ Yes.	Neither Debtor individual prima  During the 90 da  No. Go  Yes List paid not * Subject to ad  Debtor 1 or Del During the 90 da  No. Go	1 nor Debtor 2 harily for a personal, ays before you filed to line 7. below each credited that creditor. Do include payments justment on 4/01/1 btor 2 or both have ays before you filed to line 7.	family, or household for bankruptcy, did or to whom you painot include paymer to an attorney for the fand every 3 year we primarily consult for bankruptcy, did	d you pay d a total hts for do his bankr s after th umer deb d you pay	y any creditor a tot of \$6,225* or more mestic support obl uptcy case. at for cases filed o ots. y any creditor a tot	al of \$6,225* or mo	ore? yments and hild support of adjustment		
		incl		• • •					at creditor. Do not t include payments to	
	Creditor	's Name and Ado	Iress	Dates of payme	nt	Total amount paid	Amount you still owe	Was this	payment for	
7.	Insiders in corporation	nclude your relativens of which you a	es; any general pa ire an officer, direc		any general	eral partners; partn ner of 20% or more	erships of which you of their voting sec	ou are a gen curities; and		
	=	List all payments	to an insider							
	Insider's	Name and Addr	ess	Dates of payme	nt	Total amount paid	Amount you still owe	Reason fo	or this payment	

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	etor 1 Ethan Aberc Velma LeBe	rombie rta Robertson		Cas	se number ( <i>if known</i> )		
8.	insider?	you filed for bankruptcy,		yments or transfer a	any property on a	eccount of a de	bt that benefited an
	✓ No Yes. List all payn	nents to an insider					
	Insider's Name and	Address	Dates of payment	Total amount paid	Amount you still owe	Reason for t	this payment tor's name
Par	t 4: Identify Legal	Actions, Repossessions,	and Foreclosures				
9.	List all such matters, i modifications, and cor	you filed for bankruptcy, ncluding personal injury ca ntract disputes.					
	<ul><li>No</li><li>✓ Yes. Fill in the de</li></ul>	etails.					
	Case title Case number	1	Nature of the case	Court or agency		Status of the	case
	Unknown Unknown	1	Lawsuit	Wheaton, IL		☐ Pending ☐ On appea ☑ Conclude	
						Judgment	entered \$550.00
	✓ No ✓ Yes. Fill in the int Creditor Name and	Address	Describe the Property  Explain what happened		Date		Value of the property
	Ground Hambana				Dato		
	Regional Accepta Attn.: Bankruptcy		2012 Dodge Charger				\$0.00
	266 Beacon Ave. Winterville, NC 28		<ul><li>✔ Property was repossessed.</li><li>☐ Property was foreclosed.</li><li>☐ Property was garnished.</li></ul>				
		[	Property was attache	ed, seized or levied.			
11.		e you filed for bankrupto o make a payment becau		cluding a bank or fi	nancial institutio	n, set off any a	mounts from your
	Creditor Name and	Address	Describe the action th	e creditor took	Date taker	action was	Amount
12.		you filed for bankruptcy, iver, a custodian, or and		erty in the possess	ion of an assigne	ee for the bene	fit of creditors, a
	✓ No Yes						
Par	t 5: List Certain Gi	fts and Contributions					
13.	<b>✓</b> No	e you filed for bankrupto	y, did you give any gif	ts with a total value	of more than \$6	00 per person?	,
		ue of more than \$600	Describe the gifts		Dates the g	s you gave ifts	Value
	Person to Whom Yo	ou Gave the Gift and					

8

Case 16-02540 Doc 1 Filed 01/28/16 Entered 01/28/16 09:53:35 Desc Main Document Page 49 of 65 Debtor 1 **Ethan Abercrombie** Debtor 2 Velma LeBerta Robertson Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity Nο Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ✓ Yes. Fill in the details. Person Who Was Paid Description and value of any property Amount of Date payment transferred or transfer was payment Address Email or website address made Person Who Made the Payment, if Not You Law Office of Vincent C. Machroli, PC \$398.00 7/15 - 10/15 \$398.00 High Point Plaza, 4415 W. Harrison St.

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

✓ No Yes. Fill in the details. Person Who Was Paid Address

Hillside, IL 60162-1949 machroli@sbcglobal.net

Suite 213

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Person's relationship to you

Person Who Received Transfer **Address** 

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

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Debto Debto		Ethan Abercrombie Velma LeBerta Robertson			Case num	nber (if known)	
	enefi N	n 10 years before you filed for bankrup iciary? (These are often called asset-proto		ny property to	a self-settle	ed trust or similar devic	e of which you are a
	_	es. Fill in the details.	Description and	value of the n	roporty trop	oforrad	Data Transfer was
'	vaiiie	e of trust	Description and v	raide of the p	roperty trans	Sierreu	Date Transfer was made
Part 8	3:	List of Certain Financial Accounts, In	struments, Safe Deposi	t Boxes, and	Storage Uni	ts	
s: Ir	old, include ouse	n 1 year before you filed for bankrupto moved, or transferred? le checking, savings, money market, o es, pension funds, cooperatives, asso lo 'es. Fill in the details.	or other financial accou	ınts; certificat	tes of depos		
-		e of Financial Institution and ess (Number, Street, City, State and ZIP	Last 4 digits of account number	Type of accinstrument	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		u now have, or did you have within 1 or other valuables?	year before you filed fo	r bankruptcy,	any safe de	posit box or other depo	ository for securities,
¥	≓	lo 'es. Fill in the details.					
		e of Financial Institution ess (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22. <b>H</b>	ave	you stored property in a storage unit	or place other than you	r home within	1 year befo	re you filed for bankru	otcy
¥	≓	lo 'es. Fill in the details.					
		e of Storage Facility ess (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
Part 9	):	Identify Property You Hold or Control	for Someone Else				
	or so	u hold or control any property that so meone.	meone else owns? Incl	ude any prop	erty you bor	rowed from, are storing	g for, or hold in trust
Ţ	=	lo 'es. Fill in the details.					
		er's Name ess (Number, Street, City, State and ZIP Code)	Where is the proj (Number, Street, City, S Code)		Describe	the property	Value
Part 1	0:	Give Details About Environmental Inf	ormation				
or th	e pu	rpose of Part 10, the following definiti	ions apply:				
to	oxic	onmental law means any federal, state substances, wastes, or material into t ations controlling the cleanup of these	he air, land, soil, surfac	e water, grou	0.		
<b></b> ∕⁄ S	ite m	neans any location, facility, or propert n, operate, or utilize it, including disp	y as defined under any		al law, wheth	ner you now own, opera	ate, or utilize it or used
<b>∕</b> H	lazar	dous material means anything an envidous material, pollutant, contaminant	rironmental law defines	as a hazardo	us waste, ha	azardous substance, to	xic substance,

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 16-02540 Doc 1 Filed 01/28/16 Entered 01/28/16 09:53:35 Desc Main Document Page 51 of 65 Debtor 1 **Ethan Abercrombie** Debtor 2 Velma LeBerta Robertson Case number (if known) 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and Address (Number, Street, City, State and ZIP Code) know it 25. Have you notified any governmental unit of any release of hazardous material? **√** No Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice know it Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. Nature of the case Case Title Court or agency Status of the Case Number case Name Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation ✓ No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Employer Identification number Business Name** Describe the nature of the business **Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. **Date Issued** Name Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Velma LeBerta Robertson **Ethan Abercrombie** Signature of Debtor 1 Signature of Debtor 2

Date January 11, 2016 Date **January 11, 2016** 

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

√ No

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Debtor 2	Velma LeBerta Robertson	Case number (if known)				
Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
✓ No						
Yes, Na	me of Person . Attach the Bankruptcy Petition Preparer's Notice. De	claration, and Signature (Office	cial Form 119).			

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Fill in this inform	ation to identify your case:		
Debtor 1	Ethan Abercrombie		
Dahtan 0		e Name Last Name	
Debtor 2 (Spouse if, filing)	Velma LeBerta Robertson First Name Middle	e Name Last Name	
United States Ban	kruptcy Court for the: NORTHE	RN DISTRICT OF ILLINOIS	
	aptoy countries uno		
Case number			☐ Check if this is an
			amended filing
Official For	m 108		
Statemen	t of Intention for I	Individuals Filing Under Chapte	r <b>7</b> 12/15
		mania and i ming of all of office	12/10
	idual filing under chapter 7, you		
	claims secured by your property		
you nave lease You must file this	ed personal property and the least form with the court within 30 da	se nas not expired. Iys after you file your bankruptcy petition or by the date se	t for the meeting of creditors,
	er is earlier, unless the court ex	tends the time for cause. You must also send copies to the	
on the ic	OTTII		
	pple are filing together in a joint of the last of the form.	case, both are equally responsible for supplying correct in	formation. Both debtors must
· ·			
	nd accurate as possible. If more ur name and case number (if kno	space is needed, attach a separate sheet to this form. On town).	the top of any additional pages,
	•	,	
Part 1: List You	ur Creditors Who Have Secured	Claims	
		nedule D: Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
information bel	ow. ditor and the property that is collat	teral What do you intend to do with the property that	Did you claim the property
	, , , , , , , , , , , , , , , , , , , ,	secures a debt?	as exempt on Schedule C?
Creditor's Ca	pital One Auto Finance	Surrender the property.	□ No
name:		Retain the property and redeem it.	A V
Description of	Automobile	Retain the property and enter into a Reaffirmation Agreement.	<b>y</b> Yes
property	2012 GMC Acadia	Retain the property and [explain]:	
securing debt:		Ride Thru	_
	gional Acceptance Co	✓ Surrender the property.	<b></b> ✓ No
name:		Retain the property and redeem it. Retain the property and enter into a	Yes
Description of	Automobile	Reaffirmation Agreement.	
property securing debt:	2012 Dodge Charger	Retain the property and [explain]:	
securing debt.			_
Creditor's <b>W</b> o	ells Fargo Dealer Services	Surrender the property.	☐ No
name.		Retain the property and redeem it. Retain the property and enter into a	✓ Yes
Description of	Automobile	Reaffirmation Agreement.	<del>→</del>
property securing debt:	2005 Audi A8	Retain the property and [explain]:	
occurring dobt.			_

Official Form 108

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B8 (Form 8) (12/08) Page 2

#### Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Desc	ribe your unexpired personal property leases	Will the lease be assumed?	
	or's name: ription of leased erty:	☐ No ☐ Yes	
	or's name: ription of leased erty:	☐ No ☐ Yes	
	or's name: ription of leased erty:	☐ No ☐ Yes	
	or's name: ription of leased erty:	☐ No ☐ Yes	
	or's name: ription of leased erty:	☐ No ☐ Yes	
	or's name: ription of leased erty:	☐ No ☐ Yes	
Desc Prop		☐ No ☐ Yes	
prope	r penalty of perjury, I declare that I have indicated my intererty that is subject to an unexpired lease.	ention about any property of my estate that secures a debt and any personal	
-	/s/ Ethan Abercrombie Ethan Abercrombie Signature of Debtor 1	X /s/ Velma LeBerta Robertson Velma LeBerta Robertson Signature of Debtor 2	
	Date January 11, 2016	Date January 11, 2016	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-02540 Doc 1 Filed 01/28/16 Entered 01/28/16 09:53:35 Desc Main Document Page 59 of 65

B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Northern District of Illinois

In r	Ethan Abercrombie  Velma LeBerta Robertson		Case No	).	
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPE	NSATION OF ATTO	RNEY FOR I	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the filin be rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankruptcy	or agreed to be pa	id to me, for ser	
	For legal services, I have agreed to accept		\$	900.00	<u>)</u>
	Prior to the filing of this statement I have received		\$	0.00	<u>)</u>
	Balance Due		\$	900.00	<u>)</u>
2.	\$_335.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	☐ Debtor ☐ Other (specify): <b>N/A</b>				
4.	The source of compensation to be paid to me is:				
	☐ Debtor ☐ Other (specify): <b>Hyatt</b>	Legal Plans			
5.	■ I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are me	embers and assoc	iates of my law firm.
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the national control of the same copy of the agreement.				of my law firm. A
6.	In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspec	s of the bankruptc	y case, including	:
	<ul> <li>a. Analysis of the debtor's financial situation, and rende</li> <li>b. Preparation and filing of any petition, schedules, state</li> <li>c. Representation of the debtor at the meeting of credite</li> <li>d. [Other provisions as needed]</li> <li>Exemption planning.</li> </ul>	ement of affairs and plan which	may be required;	-	in bankruptcy;
7.	By agreement with the debtor(s), the above-disclosed fe Any service other than a through d above actions, judicial lien avoidances, relief to reaffirmation agreements.	ve, including no represent	ation of the deb		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of an bankruptcy proceeding.	y agreement or arrangement for	payment to me for	representation of	of the debtor(s) in
	January 28, 2016	/s/ Vincent C. Ma	chroli		
7	Date	Vincent C. Machi Signature of Attorna			
		Law Office of Vir	cent C. Machro	li, P.C.	
		High Point Plaza 4415 W. Harrisor			
		Hillside, IL 60162	-1949		
		708.449.7400 Fa machroli@sbcgle			
		Name of law firm			

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### United States Bankruptcy Court Northern District of Illinois

In re	Ethan Abercrombie Velma LeBerta Robertson		Case No.	
	Toma 2020 tu Nobol tooli	Debtor(s)	Chapter 7	
	VERIF	FICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	45
	The above-named Debtor(s) here (our) knowled	eby verifies that the list of credit	ors is true and correct to the	he best of my
Date:	January 11, 2016			
		Ethan Abercrombie		
		Signature of Debtor		
Date:	January 11, 2016			
		Velma LeBerta Robertson		
		Signature of Debtor		

Adventist Health Partners PO Box 7001 Bolingbrook, IL 60440

Amex Correspondence Po Box 981540 El Paso, TX 79998

Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099

AT&T P.O. Box 5014 Carol Stream, IL 60197

Atg Credit 1700 W Cortland St Ste 2 Chicago, IL 60622

ATI Physical Therapy PO Box 371863 Pittsburgh, PA 15250

Avant Inc 640 N Lasalle St Chicago, IL 60654

Avant Inc. 640 N. LaSalle St. Chicago, IL 60654

Bank Of America Po Box 982236 El Paso, TX 79998

Bby/cbna 50 Northwest Point Road Elk Grove Village, IL 60007

Beneficial PO Box 8873 Virginia Beach, VA 23450-8873 Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Capital One Auto Finance 7933 Preston Rd Plano, TX 75024

Cash Call One City Boulevard West Suite 102 Orange, CA 92868

Chase Card Po Box 15298 Wilmington, DE 19850

Citibank Citicorp Credt Srvs/Centralized Bankrupt Po Box 790040 Saint Louis, MO 63179

Comenity Bank/Carsons Po Box 182125 Columbus, OH 43218

Complete Payment Services, Inc. 3500 5th St. Northport, AL 35476

Complete Payment Services, Inc. 3500--5th St. Northport, AL 35476

Concentra P.O. Box 215 Addison, TX 75001

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193 Delbert Services/consu Rodney Square N 1100 N M Wilmington, DE 18901

Devon Abercrombie 3062 Western Ave. Park Forest, IL 60466

Dorothy Sanders (Lessor) 1991 Juniper Ave. Chicago Heights, IL 60411

Dsnb Macys Macys Bankruptcy Department Po Box 8053 Mason, OH 45040

EOS CCA (Verizon Wireless) 700 Longwater Dr. Norwell, MA 02061

First National Collections First Premier Bank/First Premier PO Box 51660 Sparks, NV 89435

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

JC Penney Consumer % JCC Christensen & Associates, Inc PO Box 519 Sauk Rapids, MN 56379

Kevin B. Wilson Adventist Hinsdale Hospital P.O. Box 24103 Chattanooga, TN 37422

LCA Collections P.O. Box 2240 Burlington, NC 27216 Mcsi Inc Po Box 327 Palos Heights, IL 60463

Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606

Merrick Bank Pob 9201 Old Bethpage, NY 11804

Mid America Occupational Therapy 75 Remittance Dr., Suite #6035 Chicago, IL 60675

Mid America Orthopaedics Attn.: Revenue Cycle Dept. 10330 S. Roberts Rd. Palos Hills, IL 60465

Midamerica Orthopaedics 75 Remittance Dr., Suite 6035 Chicago, IL 60675

Penn Credit Cook County Department of Revenue 916 S. 14th St., PO Box 988 Harrisburg, PA 17108

Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541

Regional Acceptance Co Attn: Bankruptcy 266 Beacon Ave Winterville, NC 28590

Suburban Radiologists, S.C. 1446 Momentum Place Chicago, IL 60689

Suburban Radiologists, SC 1446 Momentum Place Chicago, IL 60689

Synchrony Bank/Walmart Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Verizon 500 Technology Dr Ste 550 Weldon Spring, MO 63304

Wells Fargo Dealer Services Po Box 3569 Rancho Cucamonga, CA 91729